

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
James P Benincasa
DebtorCase No. 12-21513-jkf
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db +James P Benincasa, 514 Marks Road, Oreland, PA 19075-2341
 12999648 +Beneficial Bank, 530 Walnut Street, Phila., PA 19106-3624
 13828349 Caliber Home Loans, Inc., P.O. Box 24330, Oklahoma City, Oklahoma 73134
 13957611 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
 Greenville, SC 29603-0675
 13136892 Sovereign Bank, N.A., f/k/a Sovereign Bank, c/o Thomas A. Capehart, Esq.,
 33 S. 7th Street, PO Box 4060, Allentown, PA 18105-4060
 12979716 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:22:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 20 2018 02:21:40 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12963525 +E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Oct 20 2018 02:22:29
 Commonwealth of Pennsylvania - UCTS, Department of Labor & Industry,
 Attn: Sandra Luckenbill, Room 203, 625 Cherry St, Reading, PA 19602-1152
 12953375 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:15
 Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,
 Harrisburg, PA 17128-0946
 12951990 EDI: IRS.COM Oct 20 2018 06:08:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 13002569 EDI: JEFFERSONCAP.COM Oct 20 2018 06:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12937400 +EDI: WFFC.COM Oct 20 2018 06:08:00 Wells Fargo Bank N A,
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST ecfmail@mwc-law.com,
 ecfmail@ecf.courtdrive.com
 ANDREW SPIVACK on behalf of Creditor Nationstar Mortgage, LLC paeb@fedphe.com
 ANDREW SPIVACK on behalf of Creditor CitiMortgage, INC. paeb@fedphe.com
 ANN E. SWARTZ on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST ecfmail@mwc-law.com,
 ecfmail@ecf.courtdrive.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing
 LLC ecfmail@mwc-law.com
 Commonwealth of PA c/o Rhonda Hunsicker RA-LI-BETO-BankReading@state.pa.us
 DAVID H. LANG on behalf of Debtor James P Benincasa langlawoffice@gmail.com
 DAVID H. LANG on behalf of Attorney David Hamilton Lang langlawoffice@gmail.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JAYNE M WESSELS on behalf of Creditor IRS c/o Jayne M. Wessels
jayne.m.wessels@irscounsel.treas.gov
JEROME B. BLANK on behalf of Creditor CitiMortgage, INC. paeb@fedphe.com
JOSEPH ANGE0 DESSOYE on behalf of Creditor CitiMortgage, INC. paeb@fedphe.com
JOSEPH ANGE0 DESSOYE on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST paeb@fedphe.com
JOSEPH ANGE0 DESSOYE on behalf of Creditor Nationstar Mortgage, LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST paeb@fedphe.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS A. CAPEHART on behalf of Creditor Santander Bank, N.A. F/K/A Sovereign Bank
JKacsur@grossmcginley.com, ehutchinson@grossmcginley.com
THOMAS A. CAPEHART on behalf of Creditor SOVEREIGN BANK, N.A F/K/A SOVEREIGN BANK
JKacsur@grossmcginley.com, ehutchinson@grossmcginley.com
THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trusteel3.com

TOTAL: 22

Information to identify the case:					
Debtor 1	<u>James P Benincasa</u>			Social Security number or ITIN	xxx-xx-8261
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 12-21513-jkf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James P Benincasa

10/18/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.